

**TENNESSEE GENERAL ASSEMBLY
FISCAL REVIEW COMMITTEE**



FISCAL NOTE

SB 3298 - HB 3767

March 2, 2010

SUMMARY OF BILL: Exempts any health insurance issued to an individual between the ages of 19 and 34 or an employee of a small business from having to include coverage for any state-mandated health benefits. The insurance coverage can include state-mandated benefits if agreed to by the individual and the insurance entity. The insurance entity must provide the individual with a written disclosure identifying the state-mandated health benefits that are excluded.

ESTIMATED FISCAL IMPACT:

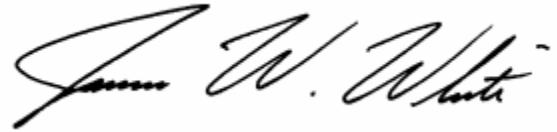
Increase State Expenditures – Not Significant

Assumptions:

- The Department of Commerce and Insurance will be responsible for the enforcement and administration of the provisions of the bill through the review and approval of policies for the absence or agreed upon inclusion of coverage and offerings in the same way that the Department currently reviews policies to ensure inclusion of the mandated coverage. Any cost can be accommodated within existing resources without an increased appropriation or reduced reversion.
- There will not be a fiscal impact to the State, Local Government, and Local Education Health Plans.
- The provisions of the bill do not apply to the TennCare or the Cover Tennessee programs.

CERTIFICATION:

The information contained herein is true and correct to the best of my knowledge.

A handwritten signature in black ink, reading "James W. White". The signature is written in a cursive style with a large, stylized "J" and "W".

James W. White, Executive Director

/kml